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#2/105
1/27/03

REGISTERED TO PRACTICE BEFORE
U.S. PATENT & TRADEMARK OFFICE

Serial Number: 10/075,033
Filed: February 11, 2002
Applicant: Alvin Koningsberg
Title: Method of Operating a Savings Plan for Health Care Services
Group Art Unit: 2161

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GROUP 3600

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January 13, 2003

Information Disclosure Statement

Commissioner of Patents and Trademarks
Washington, D.C. 20231

Dear Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references cited thereon. Below are comments on these references pursuant to Rule 98:

U.S. Patent No. 5,301,105 to Cummings, Jr. discloses a fully integrated and comprehensive health care system that includes the integrated interconnection and interaction of the patient, health care provider, bank or other financial institution, insurance company, utilization reviewer and employer so as to include within a single system each of the essential participants to provide patients with complete and comprehensive pre-treatment, treatment and post-treatment health care and predetermined financial support therefor.

U.S. Patent No. 5,915,241 to Giannini discloses a system for encoding and encompassing healthcare provider billing, more particularly, a computer assisted network for encoding, documenting and processing claims for payment of specific procedures by

alternative therapy providers, grouped geographically and by specialty.

U.S. Patent No. 5,964,700 to Tallman, et al. discloses a medical network management system (NMS), health plan beneficiaries access a team of health care professionals over the telephone to help them assess their health needs and select appropriate care.

U.S. Patent No. 6,012,035 to Freeman Jr., et al. discloses the effectuation of a health care provision agency cooperative function hat is established through a communication network linking all the various entities of the cooperative.

U.S. Patent No. 6,108,641 to Kenna, et al. discloses a computer system for managing a plurality of accounts, each of the accounts being separated into a master account and at least one subaccount being a medical savings account (MSA).

U.S. Patent No. 6,208,973 to Boyer, et al. discloses a point of service third party adjudicated payment system and method which provides for the creation of an adjudicated settlement transaction at a point of service which designates the portion of the service to be paid by the third party payor and the portion to be paid by the customer.

U.S. Patent No. 6,266,648 to Baker, III discloses a computer system and method for permitting a consumer to more effectively make use of a variety of available benefits from a plurality of goods and service providers, wherein the benefits are offered specifically to those consumers having an association with one or more enabling organizations.

U.S. Patent No. 6,014,629 to Debruin-Ashton, a directory of

group physicians for a health care provider service is disclosed in which the directory is tailored to a particular customer of the provider service.

An AmeriPlan USA Corporation brochure discloses a dental referral organization that offers memberships in its discount dental plan.

A savings plan for health care services operated under the name MediSaver does not have a monthly fee.

None of these items discloses a method of operating a health care services plan without a monthly fee that highlight a savings wherein data is entered, published and updated on the plan owner's advertised web site identifying the health care provider entities for each medical specialty, the provider's regular price and discounted price for each treatment type of health care service and the service fee percentage charged by the plan and wherein users access the data, select health care provider, present plan cards to the selected entities and receive health care and wherein the plan bills the user the regular price, issues a credit for the savings difference and bills separately for the administrative charge debit calculated by applying published service fee percentage of between twenty-five and thirty-three percent to the savings difference and wherein billing is electronic and triggered when the health care provider bills the plan by computer and the plan electronically bills the health care consumer's credit card.

Respectfully,

A handwritten signature in black ink, appearing to read 'S. Horowitz', is written over the typed name.

Steven Horowitz, Reg. No. 31,768

ATTY. DOCKET NO.

Health Care Svcs
Savings Plan

SERIAL NO.

10/075,033

APPLICANT

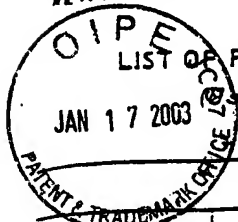
Alvin Koningsberg

FILING DATE

02/11/02

GROUP

2167



LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AA	5301105	04/94	Cummings, Jr.	364	401	
AB	5915241	06/99	Giannini	705	2	
AC	5964700	10/99	Tallman, et al.	600	300	
AD	6012035	01/00	Freeman, Jr., et al.	705	2	
AE	6014629	01/00	DeBruin-Ashton	705	2	-
AF	6108641	08/00	Kenna, et al.	705	2	
AG	6208973	03/01	Boyer, et al.	705	2	
AH	6266648	07/01	Baker, III	705	2	
AI						
AJ						
AK						

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FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
AL							
AM							

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	USA Corporation AmeriPlan Dental Care Brochure
AS	Health Care Savings Plan Operated under the name Medisaver - www.medisaver.com

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

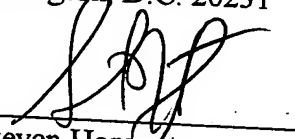


CERTIFICATE OF MAILING

I hereby certify that on the 13th day of January, 2003, in connection with patent application no. 10/075,033 for an invention entitled Method of Operating a Savings Plan for Health Care Services,
I deposited : (i) 3 pages of an **Information Disclosure Statement** (ii) form PTO-1449 (iii) copies of prior art references (iv) this Certificate of Mailing and (v) an Acknowledgment postcard

with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the address below:

Assistant Commissioner for Patents
Box No Fee
Washington, D.C. 20231


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Dated: Jan 13, 2003